

# Travel to war zone – Additional insurance Terms and conditions nr. 4060201

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# Contact information

## Do you have questions about insurance?


Many answers can be found at [erv.se](http://erv.se). You are also welcome to contact our corporate support.


## Corporate support

Telephone/email:  
Monday - Friday

Opening hours at [www.erv.se](http://www.erv.se)

[www.erv.se/foretag](http://www.erv.se/foretag)


 +46 770 457 970


 [corporate@erv.se](mailto:corporate@erv.se)

## In case of emergency

Always contact our assistance company Europeiska ERV Alarm.

Europeiska ERV Alarm  
(in case of emergency)  
Open 24/7/365

 +46 770 456 920

 [erv-alarm@euro-center.se](mailto:erv-alarm@euro-center.se)

## Do you want to make a claim or have questions about a claim?


You can make your claim online at [erv.se](http://erv.se). If you need help to register your claim, or have questions about an ongoing claim, please contact our claims department.


## Claims department

Telephone/email:  
Monday - Friday

Opening hours at [erv.se](http://erv.se)

[www.erv.se/en/corporate/make-a-claim-corporate/](http://www.erv.se/en/corporate/make-a-claim-corporate/)

 +46 770 456 917

 [corporateclaims@erv.se](mailto:corporateclaims@erv.se)

# Introduction

## Consider this when you read the Terms and conditions:

1. The terms and conditions should be read together with the insurance policy, which together constitute the insurance contract.
2. If special conditions apply for your insurance this will be stated in the insurance policy.
3. **Please note that only the cover stated in the insurance policy is applicable to your insurance.**
4. Limitations, exclusions and precautions/*security directives* are marked in grey.
5. All words in *italics* are defined at the end of the insurance conditions.

These terms and conditions were elaborated in Swedish and subsequently translated into English. In the event of discrepancies between the Swedish and the English versions, the original Swedish version will prevail.

## Insurance provider for this insurance

Europæiske Rejseforsikring A/S, CVR-nr 62 94 05 14, through Europeiska ERV Filial, org. no. 516410-9208, hereinafter called Europeiska ERV.

Hantverkargatan 11B  
112 21 Stockholm  
Phone: +46 (0) 770 456 900

Supervisory authority is the Danish Finanstilsynet.

These insurance policy conditions contain a number of *security directives*, standards of care, exclusions and limitations for the respective categories of insurance coverage. In case you do not follow these directives, compensation may be reduced or denied.

### Ⓐ Who can take out the insurance

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The insurance can be taken out by a company or an association with a registered office within the EU/EEA, that has taken out an annual business travel insurance with Europeiska ERV. The company/association is the *policyholder*. Europeiska ERV may refuse to provide *war zone* insurance if Europeiska ERV deems the risk in the *war zone* concerned to be too high.

### Ⓑ Who can be insured

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Persons who are nationally registered within the EU/EEA and are entitled to benefits according to applicable law concerning public health care or private health insurance in the *country of residence* can be insured, unless otherwise agreed and stated in the insurance policy.

The following persons can be insured when travelling in the interests of the *policyholder*:

- Employees;
- Employed owners and co-owners;
- CEO and members of the board of the company.

All persons travelling to a war zone should be specifically stated in the insurance policy.

The persons who are covered by the insurance and who are stated in the insurance policy are hereinafter referred to as "you" or "the insured".

### Ⓒ When the insurance applies

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The insurance applies during *business travel* to *war zones*.

The insurance period is stated in the insurance policy.

The insurance will only apply provided that payment is made in time according to sent invoice.

### Ⓓ Where the insurance applies

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The insurance applies throughout the world.

# 1. Illness and injury

## 1.1 What is covered

### Coverage in case of illness and injury

In case of *illness* compensation is paid for up to one (1) year from the day of the first visit to a physician. In case of injury compensation is paid for up to three (3) years from the accident.

The insurance covers maximum SEK 2,000,000 per insured and trip unless otherwise agreed with Europeiska ERV.

You should be able to verify that the *illness/injury* occurred during a *business trip*.

### Limitation

Compensation is not payable for expenses incurred in connection with a medical condition where symptoms were apparent already before commencement of the journey. However, compensation is payable in the event of a significant and unexpected acute deterioration of the insured's medical condition. It is considered that the acute phase has passed when the insured's medical condition has stabilised, even if continued treatment is required.

### 1.1.A Emergency / Unforeseen illness and injury

Unless otherwise stated the insurance covers *reasonable and necessary costs* for unforeseen illness or injury occurred during the *business trip*:

- a) Treatment of *emergency/unforeseen illness and injury*;
- b) Admission to hospital food and other associated hospital services;
- c) Medication prescribed by the treating *physician*.
- d) Ambulance or similar patient transport to the nearest suitable place of treatment;
- e) Transfer to the nearest suitable place of treatment if Europeiska ERV deems such medical transport to be necessary and advisable as a result of lack of necessary treatment possibilities at the present place of treatment;
- f) Treatment and assistive devices prescribed by the treating physician for healing effect;
- g) Catching up with your *original fixed itinerary*, outside the borders of your *country of residence*, at maximum the same class of travel as the original journey, if, because of acute *illness* or injury, you have not been able to follow your originally *fixed itinerary* due to *unforeseen illness or injury*;
- h) The insurance covers additional expenses verified with receipts in case of hospitalisation abroad at up to SEK 600 per day for a maximum of 365 days.

### Precautions/Security directives

- The insurance covers both private and public medical care.
- The initial medical contact must be made during the trip.

- The *treating physician* at the *destination* must be licensed, qualified and impartial.
- Europeiska ERV reserves the right to arrange for your *repatriation* to your *country of residence* and/or to move you to another hospital, including transfer to another country for continued suitable treatment.

### Documentation in the event of a claim

- Medical record or certificate from the treating *physician* at the *destination*, which states the diagnosis, treatment and the costs;
- Receipts for expenses you have incurred.

### 1.1.B Pregnancy and childbirth

The insurance covers unexpected illness or complications for the mother/fetus arising out of pregnancy or birth, if the conditions for coverage are otherwise fulfilled. The insurance also covers treatment of a child born prematurely, i.e. before the 37th week of pregnancy (36+6).

### 1.1.C Psychologist or psychiatrist

Consultation with a psychologist or psychiatrist in cases where you have witnessed, or where you have been subject to a traumatic event. It is a condition that the treatment is approved by Europeiska ERV.

### Maximum cover

The maximum amount is SEK 25,000 per insured, per claim.

### 1.1.D Local travel costs

The insurance covers *reasonable and necessary additional costs* for local travel costs in connection with medical care and/or treatment. If you travel by private car, we will reimburse up to the 1.85 SEK per kilometre.

### 1.1.E Expenses for food and accommodation

The insurance covers *additional reasonable and necessary additional costs* for food and accommodation in case:

- you can be treated as an *outpatient* instead of an inpatient;
- Your stay is prolonged beyond your period of travel due to hospitalisation or unforeseen *illness* or injury for a maximum of 60 days.

### 1.1.F Compensation in the case of sick leave

In the case of a minimum of 30 days of full sick leave, the insurance covers compensation of SEK 2,000 per month up to a maximum of six (6) months. The sick leave must be attested by medical record, payments of sickness benefit, etc.

### 1.1.G Emergency dental treatment

The insurance covers *reasonable and necessary costs* for urgent and pain-relieving *dental treatment* at the *destination* which is necessary due to acute toothache. If it is not possible to visit a dentist at a destination outside the *country of residence* temporary acute treatment that is performed within 48 hours from the time of return can also be compensated.

It is a requirement that the treating dentist is licensed in the country where you are treated.

#### Limitations/Exclusions

- a) The insurance does not pay for dental treatment where the need for treatment in all likelihood already existed before starting the business trip.
- b) The insurance also does not pay for the completion of treatment that has already begun when you started the *business trip*.

#### Documentation in the event of a claim

- Dental record or certificate from the treating dentist at the destination, in which treatment and expenditure are stated.

#### 1.1.H Dental injury

In case of dental injury compensation is payable during a period of three (3) years from the date of the accident. Dental injury due to chewing and biting are not regarded as accident. However, compensation is payable for acute temporary dental treatment following injury due to biting and chewing.

In the event of dental treatment due to *bodily injury* where, according to the *dentist*, the treatment must be postponed; this can be approved if the treatment starts within 3 years and has been concluded within 5 years from the time of the accident. If the treatment must be postponed due to the age of the insured, this can be carried out up to the time you reach 25 years of age.

#### Limitations/Exclusions

- a) The insurance does not pay for dental treatment where the need for treatment in all likelihood already existed before starting the *business trip*.
- b) The insurance also does not pay for the completion of treatment that has already begun when you started the business trip.

#### Documentation in the event of a claim

- Dental record or certificate from the treating dentist at the destination, in which treatment and expenditure are stated.

#### 1.1.I Physiotherapy and chiropractic treatment

The insurance covers *reasonable and necessary costs* for treatment by a physiotherapist, chiropractor, occupational therapist, osteopath or acupuncturist without referral from a physician, if you have an urgent need for immediate pain relief during your trip.

#### Maximum amount

The maximum amount is SEK 10,000 per insured per trip.

#### Precautions/ Security directives

It is a requirement that all treatments are carried out by a certified therapist within each form of treatment.

#### Documentation in the event of claim

- Medical record or certificate from the therapist at the destination, in which treatment and expenditure are stated.
- Receipts for expenses incurred by you.

#### 1.1.J Medical malpractice

The insurance covers compensation for lasting disability directly resulting from documented medical malpractice when the treatment in question has been carried out by a qualified and licensed physician during admission to hospital or *outpatient* treatment.

It is a requirement that the treatment concerns a medical condition covered by this insurance.

It is a requirement that a licensed physician during the *business trip* carries out treatment that would entitle you to compensation for bodily injury in accordance with the principles in the Swedish Patient Injury Act in force at any given time.

Europeiska ERV calculates the degree of medical disability in accordance with common statistical tables established within the Swedish insurance industry. The calculation is based on the table that was valid at the time when the claim event occurred.

The compensation constitutes the difference between the actual disability suffered as a result of the erroneous medical treatment and the disability which would have resulted anyway following proper medical treatment. Compensation is paid with the part of the insurance amount SEK 1 000 000 corresponding to the difference in degree of disability.

#### Maximum compensation

The maximum compensation is SEK 1,000,000 per insured per trip.

#### Limitations/Exclusions

The insurance does not cover:

- a) Erroneous treatment carried out by healthcare professionals other than a qualified and licensed physician;
- b) Lasting incapacity resulting directly or that can be expected from an illness or injury;
- c) Cases in which you have given your consent for treatment, despite warnings from Europeiska ERV that the treatment offered is not recognized as approved principles of treatment by Europeiska ERV.

#### Documentation in the event of a claim

- All relevant patient records, x-rays and scans, as well as information on medical history;
- Medical certificate from the physician treating you at the *destination* which specifies your diagnosis and treatment plan;
- Documentation relating to the erroneous medical treatment from the physician treating you in your *country of residence*.

### 1.1.K. Riskful activities

The insurance applies during participation in all activities under the supervision of an authorized instructor or guide.

## 1.2 GENERAL LIMITATIONS/EXCLUSIONS

The insurance does not cover:

- a) Expenses incurred because a ship or aircraft was required to alter its travel route due to your state of health;
- b) Direct or indirect costs arising in connection with pregnancy or birth from the 37<sup>th</sup> week of pregnancy (37+0), medically foreseeable assistance during delivery and any complications thereof, for instance planned Caesarean section, labor induction, epidural etc.
- c) Spa or recreational treatments;
- d) Hospital treatment and admission when Europeiska ERV has made the assessment that the treatment can wait until you have returned to your *country of residence*;
- e) Scheduled surgery and treatments and any complications thereof;
- f) Plastic surgery or cosmetic operations or the consequences thereof, unless it has been part of the treatment for a serious injury requiring urgent treatment and the treatment has been pre-approved by Europeiska ERV;
- g) Continued treatment and hospitalisation, if you refuse *repatriation*, when Europeiska ERV has decided that you should be repatriated;
- h) Costs arising because you have not followed the instructions of the treating *physician* or Europeiska ERV;
- i) Substitution, replacement or repair of prosthetic devices, spectacles, contact lenses, hearing aids or other functional aids;
- j) If you have been advised not to commence the trip by a physician;
- k) Loss of income;
- l) For preventive health care, vaccinations, pregnancy checkups, normal dental care or orthodontics;
- m) When compensation can be paid from other sources, either by law, by statute, by convention, other insurance or by claim for *damages*.

The insurance does not cover costs regarding claim arising from participating in

- a) Motor sports (speed contests).
- b) Deep sea diving (deeper than 30 metres).
- c) Sports that include kicking and striking.
- d) Mountain climbing (mountain, rock and ice).
- e) Expeditions and other similar excursions.
- f) Sports or athletic competitions or training at elite level.

## 1.3 General Precautions/ Security directives

- a) The insurance covers *reasonable and customary expenses* for *medically necessary*, scientifically recognised medical treatment for purposes of the healing process of acute medical conditions covered by the insurance. Treatment must be carried out by a qualified *physician* or a qualified medical practitioner to whom the *insured* has been referred by a qualified physician.

b) After assessment by Europeiska ERV/Europeiska ERV's alarm centre's *physician*, Europeiska ERV has the right to demand that you return to your *country of residence* for continued treatment.

c) All medical care shall be prescribed by the attending physician / dentist in the place where illness / accidental injury occurs during an ongoing *business trip*.

d) In the event that expenses – excluding expenses for emergency treatment – are estimated to exceed SEK 10 000 such expenses must be approved in advance by Europeiska ERV/Europeiska ERV's assistance company.

e) All expenses must be substantiated by presentation of receipts, medical certificates, or similar certification.

f) The attending physician / dentist who also issues any medical certificate, must be duly qualified and impartial.

g) The insurance applies in respect of normal alcohol consumption. You should have such control over your behaviour not to expose yourself to increased risk of injury.

If you do not follow the stated *Precautions / Security directives*, the compensation may be reduced or denied entirely.

## 2. Repatriation

It is a requirement that the claim is covered under section 1. Illness and injury

### 2.1 What the insurance covers

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- The insurance covers *reasonable and necessary additional costs* for:
  - *Repatriation* to your *place of residence* or to a hospital in your *country of residence* in case of illness or injury.
  - *Repatriation* of your remains in the event of your death to an undertaker in your *country of residence*, including the costs of fulfilling any obligation required by law.
  - Return of your ordinary luggage in the event you had to leave behind due to *repatriation*.

#### 2.1.1 Maximum cover

The maximum amount is *reasonable and necessary costs*, unless otherwise stated.

#### 2.1.2 Limitations/Exclusions

Europeiska ERV's medical advisor will assess, after contact with the treating physician, whether *repatriation* is medically necessary and reasonable. Based on the medical assessment of your condition Europeiska ERV will determine suitable means of transport.

Europeiska ERV, our assistance company's physicians or our medical advisors have the right to request your *return to your country of residence* for continued medical treatment.

The insurance does not cover:

- a) *Repatriation* by air ambulance if Europeiska ERV's medical advisor assesses that transport can take place in another, medically safe manner;
- b) Transport arranged by you or others, if Europeiska ERV's medical advisor assesses that this means of transport is not medically necessary and reasonable;
- c) *Repatriation* because of your worries about contamination risks;
- d) Expenses for *repatriation* arranged by you which would not have incurred if Europeiska ERV had arranged the transport.

#### 2.1.3 Precautions/Security directives

Europeiska ERV is not liable for delays or restrictions in connection with the transport due to weather, mechanical problems, restrictions or constraints by the authorities or from the pilot or other circumstances beyond Europeiska ERV's ability to influence.

### 2.1.4 Documentation in the event of a claim

- Medical certificate, copy of medical record or other documentation for *illness* or injury from the treating *physician* or the hospital at the *destination*; information on diagnosis and treatment must be stated;
- *Travel documents* or other travel information;
- Death certificate.

### 2.2 Funeral expenses abroad

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It is a requirement that the cause of death is covered under section 1. Illness and injury.

#### 2.2.1 What the insurance covers

If you die abroad the insurance covers *reasonable and necessary expenses* for cremation and / or burial at the location if your *relatives* so wish.

#### 2.2.2 Maximum compensation

The coverage is limited to the equivalent *reasonable and necessary cost* of returning a coffin to your *country of residence*.

#### 2.2.3 Documentation in the event of a claim

- Medical certificate, copy of medical record or other documentation for illness or injury from the treating physician or the hospital at the *destination*; information on diagnosis and treatment must be stated;
- Death certificate;
- Receipts for expenses incurred.



# OPTIONAL COVERS

## 3. Personal accident - disability and death

This is an optional cover and only applies if stated in the insurance policy

### 3.1 Disability due to accidental injury

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#### 3.1.1 What the insurance covers

Compensation is payable in the event of accident that lead to permanent *medical or economic disability*.

The insurance also covers consultations with a psychologist or psychiatrist after being informed that the accidental injury will cause medical disability of at least 30 %. The maximum compensation is SEK 25, 000.

#### 3.1.2 Compensation in the event of medical disability caused by accident

Determination of the degree of *medical disability* is based on such injuries and symptoms that have been caused by the accident and that can be ascertained objectively.

Assessment of disability is performed regardless of the degree of reduction of the injured person's working capacity due to the consequences of the accidental injury. If a limb that has been lost can be replaced by prosthesis, the degree of disability will be assessed in consideration of the functionality of such prosthesis.

Europeiska ERV determines the degree of *medical disability* in accordance with common statistical tables established within the Swedish insurance industry. The calculation is based on the table that was valid at the time when the accident occurred.

If several parts of the body have been injured in one and the same *accident*, the maximum amount of compensation that will be paid will be based on an estimated degree of disability of 99%, which is equivalent to complete disability.

#### 3.1.3 Scars

Compensation is paid for disfiguring scars due to accidental injury that in connection with the accidental injury has been treated by a physician. Compensation is paid in accordance with the table issued by the Road Traffic Injuries Commission (Trafikskadenämnden). The calculation is based on the table that was valid at the time when the accident occurred. The maximum compensation is SEK 200,000 per claim event.

Entitlement to compensation will exist once the treatment is finished and the scar is assessed to be permanent for the future, however earliest two (2) years after the time when the accident occurred.

#### 3.1.4 Disability benefit

Compensation will be paid in such proportion of the insurance amount that corresponds to the degree of *disability* at your age at the time when the accident occurred.

Entitlement to *disability* benefit arises if the accidental injury leads to *disability* within three (3) years after the *accident*, and at least 12 months have passed since occurrence of the accident.

*Disability* benefit will be paid as soon as the definitive degree of disability has been established.

The definitive degree of *disability* shall, if possible, be determined within three years after the date of the *accident*, however, this may be postponed for as long as may be necessary in consideration of medical opinion or rehabilitation options.

In the event of death as a consequence of an injury, the final settlement shall be made through payment of a lump sum that corresponds to the degree of *medical disability* that prevailed prior to death.

If the insured dies before entitlement to disability benefit comes into force, then no disability benefit will be paid.

### 3.2 Economic disability

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*Economic disability* is a permanent reduction by at least 50% of your future capacity to work due to accident or illness. Assessment of the degree of *economical disability* is based on injuries and symptoms that are caused by the *illness* or accident that can be objectively ascertained.

Your capacity to work is considered to be permanently reduced when all possibilities of gainful employment have been tried and the Swedish Social Insurance Agency or the corresponding agency in the other Nordic countries have granted at least 50% sickness compensation before the age of 60 in accordance with the National Insurance Act (1962:381) [lag (1962:381) om allmän försäkring].

Not until the *insured* has received such compensation continuously during three years, does the right to *economic disability* arise, whereby Europeiska ERV will examine if compensation for economic disability can be paid. If activity compensation has been paid out for three years by the Swedish Social Insurance Agency Europeiska ERV may determine if the right to *economic disability* has arisen.

If sickness compensation is granted or if *economic disability*

arises when the *insured* has reached the age of 60 or later no compensation is paid for *economic disability*. This applies irrespective of when the *accident* or *illness* occurred.

If compensation for *medical disability* has been paid or an advance for such compensation has been paid, the amount already paid out will be reduced by the amount of the *medical disability* compensation.

#### Maximum compensation for 3.1 and 3.2

The maximum compensation is stated in the insurance policy.

#### Limitations/Exclusions to 3.1 and 3.2

- a) Compensation is never paid for both *medical and economic disability*. The most favourable alternative for you will apply.
- b) When the insured has reached the age of 60 compensation is only paid for medical disability.
- c) For persons over the age of 75, compensation for disability is covered up to 50% of the sum insured specified in the insurance policy.

### 3.3 Transport between home and work

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The insurance covers the employer's *reasonable and necessary additional costs* if, due to a *bodily injury* claim acknowledged by Europeiska ERV, you are temporarily unable to use your regular means of transport between your residence and your workplace, and your employer has incurred expenses for your transport.

The insurance provides cover while you attend medical treatment for healing purposes, or until you are able to use your regular means of transport again. Your need for an alternative means of transport must be attested by medical documentation.

The maximum limit of coverage is SEK 10,000 per person per claim. The compensation will be paid to the policy holder.

#### 3.3.1 Limitations/Exclusions

Compensation is not payable for expenses that can be indemnified from other sources by law, other statutes, conventions or claims to indemnity.

### 3.4 Aids and devices

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The insurance covers, for up to three (3) years following a *bodily injury* claim, costs on assistive devices which, based on a medical assessment, are necessary to mitigate the consequences of the *bodily injury* and that can not be indemnified from other sources by law or other statutes.

#### 3.4.1 Maximum compensation

Compensation is paid for costs pre-approved by Europeiska ERV up to SEK 50,000 per insured per claim.

Europeiska ERV

### 3.5 Training and occupational rehabilitation

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The insurance covers *reasonable and necessary costs* up to SEK 60,000, pre-approved by Europeiska ERV, for training and occupational rehabilitation incurred by you in case you, as a result of a *bodily injury*, have to undergo rehabilitation to enable you to carry out your work. Corresponding expenses on retraining are alternatively covered if you are unable to perform your previous work duties after the *bodily injury*.

#### 3.5.1 Limitations/Exclusions

It is a requirement for payment to be made that the degree of permanent disability is assessed to be at least 15 %.

### 3.6 Technical alterations of local environment

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The insurance covers *reasonable and necessary costs* up to SEK 60,000 for technical modifications of your workplace, your permanent private residence or your private car, to enable you to carry out your work after a *bodily injury* claim.

#### 3.6.1 Limitations/Exclusions

It is a requirement for payment to be made that the degree of permanent disability is assessed to be at least 15 %.

### 3.7 Coma

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If you are declared *comatose* as a result of a *bodily injury*, the insurance covers compensation at SEK 5,000 per week, for as long as you are in a *coma*, however a maximum of totally SEK 100,000

### 3.8 Death due to accidental injury

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The right to compensation in the case of death exists if the *bodily injury* causes your death within three (3) years of the *bodily injury*. Compensation is paid with the insurance amount for death.

If compensation for permanent disability has already been paid for the same *bodily injury* by Europeiska ERV or if entitlement to such compensation exists but it has not yet been paid out the disability compensation will be deducted from the death compensation.

#### Maximum compensation

The maximum compensation is stated in the insurance policy.

#### 3.8.1 Limitations/Exclusions

- a) For persons over the age of 75, compensation for death is covered up to 50% of the sum insured specified in the insurance policy.
- b) For accompanying children under the age of 18 the death benefit is maximised to SEK 50,000.

### 3.8.2 Beneficiaries

Unless Europeiska ERV has been notified otherwise in writing, the beneficiaries are: your spouse/partner/registered partner and children, or, if there are no such relatives, the legal heirs.

### 3.9 Precautions/Security directives

The insurance applies in respect of normal alcohol consumption. You should have such control over your behaviour not to expose yourself to increased risk of injury. In case you do not follow these directives, compensation may be reduced or denied.

### 3.10 General exclusions

The insurance does not cover injuries arising from participating in

- a) Motor sports (speed contests).
- b) Deep sea diving (deeper than 30 metres).
- c) Sports that include kicking and striking.
- d) Mountain climbing (mountain, rock and ice).
- e) Expeditions and other similar excursions.
- f) Sports or athletic competitions or training at elite level.

The following are not classified as accidents:

- a) Injury due to infection caused by bacteria, virus or other infectious substances
- b) Injury caused through the use of pharmaceuticals, surgery, treatment or medical examination not resulting from the accidental injury covered under this insurance
- c) Suicide or attempted suicide
- d) Such condition which – even if the condition has been ascertained after an accident – in the opinion of medical experts cannot be deemed to be due to the accident, but rather due to an illness, deformity, or pathological changes. If it can be assumed that the bodily defect has aggravated the consequences of the accidental injury, compensation is payable only for such consequences that have occurred regardless of the bodily defect, and that are due solely to the accidental injury.

Nor is compensation paid for claim for accidental injury which in a conclusive manner has been caused by the insured being under the influence of narcotic substances, barbiturates or abuse of medication.

The total amount of compensation for insurance section Personal accident - disability and death cannot exceed SEK 2,000,000 per claim event.

### 3.11 Documentation in the event of a claim

- Information on name and address of treating physician/hospital at the *destination*;
- Copy of doctor's report or medical record from the time of the *bodily injury*;
- Police report, in case one has been filed;
- Relevant medical and health-related information;
- Death certificate;

## 4. Illness - Disability and Death

This is an optional cover and only applies if stated in the insurance policy

In order to be covered it is a requirement that the claim is covered under 1. Illness or injury

### 4.1 Disability due to illness or infection

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#### 4.1.1 What the insurance covers

Compensation is payable for *illness* or infection occurring while on a *business trip* that leads to permanent *medical disability* of at least 10%.

Disability is considered to have occurred when your physical or psychological capabilities can be proven to have deteriorated due to the *illness*. *Medical disability* is compensated without consideration to your profession or employment. *Medical disability* may be a physical or psychological reduction in capability due to illness or infection.

#### 4.1.2 When degree of disability is established

The degree of disability is established as soon as the condition has stabilised, however at the latest three (3) years after the outbreak of the illness or infection. If the illness continues to deteriorate after three (3) years, the degree of disability is established on basis of the state of the condition three years after the outbreak of the illness.

#### 4.1.3 How degree of disability is established

The degree of disability is established according to the disability table that was applicable on the date when the illness or infection occurred. If several parts of the body are disabled due to the same illness, total disability may not exceed 99%, which corresponds to complete disability.

#### 4.1.4 How compensation is established

Compensation is decided when the condition has stabilized or at the latest three (3) years after the outbreak of the illness or infection begins as a percentage of the appropriate compensation amount. The percentage corresponds to the established degree of disability.

#### 4.1.5 Payment of compensation

Compensation is paid to the patient in accordance with the degree of disability. Advance payment can be made in accordance with the maximum value assigned to the diagnosis in the disability table that was applicable on the date when the *illness* or infection occurred. Payment is made at the latest three (3) years after the outbreak of the *illness*. In addition to disability payment, compensation is payable during a maximum period of three (3) years for aids and devices prescribed by a *physician* as necessary for mitigating the disability and which are not provided elsewhere by law. Europeiska ERV will compensate for pre-approved costs of up to SEK 50 000.

#### 4.1.6 When compensation is paid out

The compensation will be paid when the *illness* has caused permanent reduction of physical capability and the condition is permanent, although at the earliest 12 months from the time when the *illness* occurred.

#### 4.1.7 Date of illness

The illness is considered to have occurred when a deterioration in health was first identified by a *physician* during the *business trip*. This may not necessarily be the same date as the start of the *illness*. You must be able to prove when and where health deterioration commenced.

#### 4.1.8 Dating of illness and insurance terms

Compensation is based on the policy conditions that apply when the *illness* occurs. This refers to the time when deterioration in health is first established by a *physician*. This may not necessarily be the same date as the start of the *illness*.

### 4.2 Economic disability

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Economic *disability* is a permanent reduction by at least 50% of your future capacity to work due to *illness*. Assessment of the degree of *economical disability* is based on injuries and symptoms that are caused by the *illness* that can be objectively ascertained.

Your capacity to work is considered to be permanently reduced when all possibilities of gainful employment have been tried and the Swedish Social Insurance Agency or the corresponding agency in the other Nordic countries have granted at least 50% sickness compensation before the age of 60 in accordance with the National Insurance Act (1962:381) [lag (1962:381) om allmän försäkring].

For the other Nordic countries sickness compensation should be granted according to equivalent applicable law.

Not until the *insured* has received such compensation continuously during three years, does the right to *economic disability* arise, whereby Europeiska ERV will examine if compensation for economic disability can be paid. If activity compensation has been paid out for three years by the Swedish Social Insurance Agency Europeiska ERV may determine if the right to economic disability has arisen.

If sickness compensation is granted or if *economic disability* arises when the *insured* has reached the age of 60 or later no compensation is paid for *economic disability*. This applies irrespective of when the *illness* occurred.

If compensation for *medical disability* has been paid or an advance for such compensation has been paid, the amount already paid out will be reduced by the amount of the *medical disability* compensation.

## Maximum compensation for 4.1 and 4.2

The maximum compensation is stated in the insurance policy.

## Limitations/Exclusions to 4.1 and 4.2

The insurance does not apply for:

- a) Infections and illness related to abuse of alcohol, other intoxicants, barbiturates, narcotics or medicine
- b) *Illness*, bodily malfunction or psychological illness, or consequences of such, when the symptoms occurred before commencing the *business trip*, even though diagnosis cannot be determined until the business trip has started.
- c) Consequences of suicide attempt.
- d) Psychological illnesses and affective syndrome, chronic pain condition, myalgia and fibromyalgia.
- e) A self-inflicted injury or accident does not qualify as illness.
- f) Compensation is never paid for both *medical and economic disability*. The most favourable alternative for you will apply.
- g) When the insured has reached the age of 60 compensation is only paid for medical disability.
- h) For persons over the age of 75, compensation for disability is covered up to 50% of the sum insured specified in the policy.

## 4.3 Death compensation due to illness and infection

### 4.3.1 What the insurance covers

If you die as a consequence of *illness* or infection / contagion, during the term of the insurance and in the course of *business travel*, a lump sum is paid, death benefit. The sum insured is stated in the insurance policy.

The death benefit is reduced by five percentage points per year from the age of 55. There is no reduction if the insured's death occurs before the end of the month in which a child entitled to inherit attains the age of 25. No compensation is paid if the insured upon death has attained the age of 74.

#### 4.3.1.1 Compensation in case of illness

A death benefit is paid to the beneficiary upon the death of the insured due to *illness* during the term of the insurance and in the course of *business travel*.

Death benefit is also paid if the insured during the term of the insurance and in the course of *business travel* is afflicted by an *illness* whereby the insured dies within 14 days from return to their home/the temporary residence.

It is for the payment of compensation required that the return to home was in direct conjunction with the time of *illness*.

#### 4.3.1.2 The insurance cover in case of contagion

There is a right to death benefit if the *insured* during the term of the insurance and in the course of *business travel* outside the borders of the *country of residence*, is afflicted by infection / contagion through bacteria, virus or

other contagious substance that causes the death of the insured within three (3) years from the time of infection / contagion.

### 4.3.2 Limited death benefit

If the *insured* has attained the age of 70 and has a child entitled to inherit whose age does not exceed the last day of the month in which the child entitled to inherit attains the age of 25, the amount of compensation is SEK 100 000, or the agreed sum insured taking into account age reduction, whichever of the two amounts of compensation is the highest. No compensation is paid if the insured upon death has attained the age of 74. For accompanying children under the age of 18 the death benefit is SEK 50,000.

### 4.3.3 Limitations/Exclusions

#### Suicide

The first paragraph of Clause 4.3.4 does not apply if the insured has committed suicide.

In the case of suicide, the insurer is liable if more than one (1) year has elapsed from when the insurance agreement was concluded or extended, or in the event of a shorter period, if it is assumed that the insurance was applied for without any thought of suicide.

### 4.3.4 Intent and gross negligence

If the insured has by intent or gross negligence induced a bodily injury, accidental injury or illness, or aggravated its consequences, the compensation may be reduced or denied completely in accordance with the Insurance Contracts Act. The compensation will be reduced to the extent reasonable considering the circumstances generally.

The compensation will never be reduced if the insured was under the age of 18 or suffered from a serious mental disorder at the time when the bodily injury, accidental injury or illness was induced or aggravated.

Suicide is covered by the insurance if more than one year has elapsed from when the insurance agreement was concluded or extended or, in the event of a shorter period, if it must be assumed that the insurance was applied for without any thought of suicide.

### 4.3.5 Exclusions regarding hazardous activities

The insurance does not apply to claim events as a consequence of the insured participating in adventure, expedition or other hazardous activities such as professional diving, diving with heavy equipment and all leisure diving at depths greater than 30 meters and / or leisure diving with planned decompression stops.

## 4.4 Beneficiaries

Unless Europeiska ERV has been notified otherwise in writing, the beneficiaries are: the insured's spouse / partner

*/registered partner* and children, or, if there are no such relatives, the legal heirs.

#### 4.5 Precautions/Security directives

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- You must comply with the recommendations of WHO and / or the Public Health Agency of Sweden (or equivalent foreign agency) concerning vaccination and preventive measures, for example concerning travel in areas where malaria exists.
- You must be under regular treatment by a *physician* and be following the measures prescribed by the physician after the outbreak of the *illness*.

#### 4.6 Extended cover protection and continuation insurance

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There is no right to extended cover protection or continuation insurance. The insurance is a mandatory insurance paid for by the employer and it is not technically possible to provide this insurance as voluntary individual insurance. This means that if the group scheme agreement between Europeiska ERV and the policyholder is terminated then all of the insurance granted on the basis of the group scheme agreement ceases.

# 5. Delay of public transport - Missed departure/Missed connection

This is an optional cover and only applies if stated in the insurance policy

## 5.1 Missed departure or missed connection

### 5.1.1 What the insurance covers

The insurance covers the *reasonable and necessary additional costs* required to catch up with the original itinerary if, when embarking on the business trip or on route, you are delayed while travelling to the place of departure and therefore miss a scheduled, booked departure or connection with *public transport*. The insurance provides cover for outward trips, round trips and homebound trips.

*Additional costs* can be paid for a new ticket at maximum the same class of travel as the original journey, as well as accommodation, meals and local transport. Toiletries and clothing can also be covered if hotel accommodation is necessary and the luggage is in transit and cannot be handed out in connection with a change of flight.

### 5.1.2 Maximum compensation

- New ticket: *reasonable and necessary additional costs*.
- Up to SEK 2,000 in total per day per insured for *additional costs* for accommodation, meals, local transport, toiletries and clothing, however maximum SEK 10,000 per insured.

### 5.1.3 Limitations/Exclusions

The insurance does not cover:

- If the reason for arriving late for the departure/connection could have been anticipated or prevented;
- If the official minimum check-in or the *minimum connection time* stated by the carrier in the timetable, have not been observed.
- For costs that can be compensated by the transport company, the carrier or the trip organizer or from other sources, either by law, by statute, other insurance, by convention or by claim for *damages*.
- When delay is due to bankruptcy or intervention by authorities.
- In the event of strike, industrial action or lockout in existence, or publicly declared before commencement of the *business trip*.

### 5.1.4 Precautions/Security directives

- Ample transfer time should be allowed for change of flight or other change of means of transport. The transfer time should not be less than two (2) hours. A shorter transfer time may result in the compensation being reduced or denied.
- Compensation may be denied if weather and traffic conditions are not taken into consideration

## 5.2 Delayed or cancelled public transport

### 5.2.1 What the insurance covers

If a *public transport* by which you intend to travel is delayed for more than 3 hours, cancelled or over-booked, the insurance covers *reasonable and necessary additional costs* for accommodation, meals and local transport. Toiletries and clothing can also be covered if hotel accommodation is necessary and the luggage is in transit and cannot be handed out in connection with a change of flight. The insurance provides cover for outward trips, round trips and homebound trips.

*Additional costs* can comprise a new ticket at maximum the same class of travel as the original journey, accommodation, meals and local transport.

### 5.2.2 Maximum compensation

- New ticket: *reasonable and necessary additional costs*.
- Up to SEK 2,000 in total per day per insured for *additional costs* for accommodation, meals, local transport, toiletries and clothing, however maximum SEK 10,000 per insured.

## 5.3 Limitations/exclusions

The insurance does not cover:

- If the official minimum check-in or the *minimum connection time* stated by the carrier in the timetable has not been observed;
- If, due to over-booking, you voluntarily give up your seat;
- For costs that you are entitled to get from the transport company, the carrier or the trip organizer or from other sources, either by law, by statute, by convention or by claim for damages.
- When delay is due to bankruptcy or intervention by authorities.
- In the event of strike, industrial action or lockout in existence, or publicly declared before commencement of the *business trip*.
- Schedule changes announced before you leave your residence or depart from other destination where the *business trip* commences are not regarded as delay under these insurance conditions.

## 5.4 Documentation in the event of a claim

- Receipts for expenses incurred by you;
- Evidence of the delay/cancellation from the carrier.

# 6. Luggage delay

This is an optional cover and only applies if stated in the insurance policy.

## 6.1 What the insurance covers

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The insurance covers *reasonable and necessary additional costs* for replacement purchases as for example clothing and toiletries if your checked-in luggage is delayed and does not arrive at your *destination* at the same time as you do.

## 6.2 Maximum compensation

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- Outbound trip: the sum insured, per person, is stated in the insurance policy, , of which maximum SEK 700 for purchasing a bag. In case of delay up to 24 hours purchases up to a maximum of SEK 6,000 are compensated. If higher amount for luggage delay has been chosen, additional compensation for purchases is paid if the delay exceeds 24 hours. The total amount of compensation before and after 24 hours cannot exceed the amount stated in the insurance policy.
- Homebound trip: up to SEK 2,000 per person for *reasonable and necessary additional costs* for clothing and toiletries.

## 6.3 Limitations/Exclusions

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The insurance does not cover:

- a) For costs that you are entitled to get from the transport company, the carrier or the trip organizer or from other sources, either by law, by statute, by convention or by claim for *damages*.
- b) When delay is due to bankruptcy or intervention by authorities;
- c) If the luggage delay is due to a strike, industrial action or lockout in existence, or publicly declared before commencement of the *business trip*.
- d) Transport expenses incurred when collecting your luggage or making purchases.

## 6.4 Precautions/ Security directives

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The replacement purchases must be made during the actual travel, in direct connection to the delay and before the luggage is returned to you.

Ample transfer time should be allowed for change of flight or other change of means of transport. The transfer time should not be less than *minimum connection time*. A shorter transfer time may result in the compensation being reduced or denied.

## 6.5 Documentation in the event of a claim

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- P.I.R. (Property Irregularity Report) from the airline;
- Receipts for your replacement purchases
- The business trip should be confirmed by a written statement issued by your employer.



# 7 Luggage cover

This is an optional cover and only applies if stated in the insurance policy.

## 7.1 What the insurance covers

- The insurance covers theft, damage and loss of your luggage. The damage must be due to sudden and unforeseen events.

### 7.1.1 Personal and company property

The insurance covers personal and company property intended for use during the *business trip*, which you take with you or buy on the *business trip*, including rented or borrowed objects, as well as gifts.

Maximum compensation is stated in the insurance policy. Maximum 50% of the stated amount refers to *theftprone* property.

### 7.1.2 Cash, credit cards, travel documents and keys

- Cash is covered up to SEK 5,000 per person per claim, unless otherwise stated in the insurance policy.
- *Travel documents* are covered up to SEK 30,000 per person, per claim.

The insurance also covers verified *reasonable and necessary additional costs* which are directly related to a covered claim, for example expenses for:

- Cancelling debit cards or credit cards, or travel expenses incurred in connection with submitting a police report or similar, up to a total of SEK 5,000 per person per claim;
- New keys for a private vehicle and/or new keys and/or new locks in a private residence, up to SEK 10,000 per person per claim. The insurance covers new locks, if documents or objects that can identify the home are lost together with the keys. The locks must be changed within a week of the incident.

## 7.2 Valuation and payment of compensation

The insurance covers the direct financial loss corresponding to the replacement price which applied prior to the insurance incident. This means the amount of compensation can be affected by the age, wear and tear, usefulness and modernity of the item.

The following are, for example, not considered to be direct financial loss:

- Sentimental value;
- Loss of earnings;
- Value of the work you yourself have invested in the production of photographs, films, recordings, computer programs, models and similar items, or the value of your own work and efforts in connection with a claim;
- Losses that may arise from the use of debit cards/credit cards, telephone/SIM cards or similar, cheques and use of accounts, irrespective of whether this can be deemed to have taken place lawfully or unlawfully.

In the specific situation Europeiska ERV's decides whether the form of compensation is cash payment or a new, a used or a repaired object. Europeiska ERV may also decide how any purchase or repair shall take place.

When compensation is paid for objects they become the property of Europeiska ERV. If replaced objects are recovered, you must contact and return the refunded object to Europeiska ERV or refund the amount of compensation that was received.

### 7.2.1 VALUATION TABLE

Deduction for age, calculated from the purchase date in % of the new price. The deduction does not exceed 80% if the property was in working order at the time of the claim event.

Item	1 year	2 years	3 years	4 years	5 years
Glasses	0 %	0 %	20 %	40 %	50 %
Bicycles	0 %	0 %	30 %	40 %	50 %
Tools, electronic instruments and measuring devices	0 %	20 %	30 %	40 %	50 %
Mobile phones/ Laptops/computers/tablets/GPS /accessories	0 %	30 %	50 %	60 %	80 %
Videos/video cameras, Cameras/accessories, Radios/TVs/stereo systems	0 %	30 %	50 %	60 %	80 %
Clothes and similar items	0 %	0 %	20 %	40 %	50 %
Watches < SEK 5,000	0 %	0 %	20 %	40 %	50 %
Watches > SEK 5,000	Valued at <i>market value</i>				
Leather jackets/Furs over SEK 10,000	Valued at <i>market value</i>				
Gold/jewellery	Valued at market value, however up to max. 50 % of the sum insured				
Books/antiques	Valued at <i>market value</i>				
Photographs/videos/tapes/similar digital recordings/manuscripts, drawings, etc.	Compensation is paid for the replacement cost of the raw materials				
Make-up/toiletries	Compensation of 50 % is paid if the packaging has been opened				

### 7.3 Maximum compensation

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The sum insured is stated under 9.1 and applies unless otherwise stated in the insurance policy.

### 7.4 Limitations/Exclusions

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The insurance does not cover:

- a) Goods intended for sale or processing, sample collections, samples of merchandise, advertising gifts and articles, or similar;
- b) Stamps, coins and bank notes of value to collectors, manuscripts, drawings or valuable documents;
- c) Animals;
- d) Motor vehicles, caravans, trailers, aircraft, parachutes, hang-gliders, yachts and motor boats or other similar conveyances. The insurance does not apply to parts or accessories for the above-mentioned vehicles and water crafts.

Compensation is not payable for:

- e) Superficial *damage*, such as scratches or similar *damage* that do not reduce the value of utility;
- f) Money, *travel documents* and documents of value which are left behind, lost or mislaid, are handed over for transport or check-in or entrusted to the care of others, who are not under your supervision and control;
- g) *Theft-prone property* and *particularly valuable property* left behind in a motor vehicle parked overnight (overnight parking comprises the hours between 22:00 and 06:00);
- h) Expenses that can be reimbursed by another party under law, other provisions, conventions, insurance or compensation claims;
- i) Property belonging to the *company* is covered by this insurance only if compensation cannot be obtained through other insurance or contract.

### 7.5 Precautions/Security directives

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In order to qualify for full compensation, you must handle your property with due care so that theft and damage can be prevented as far as possible, and you must be able to document your claims with receipts/documents demonstrating the value of the lost/damaged items. It is important to note that *theft-prone property*, delicate or *particularly valuable property* requires special supervision.

Forgetfulness is an indication that requirements concerning standards of care have not been observed, and this may result in reduced compensation.

Requirements concerning standards of care also mean that:

- Means of transportation or temporary residence should not be left unlocked, or with open windows. Temporary residence includes e.g. apartment, hotel room, passenger cabin, or similar.
- Money, *travel documents* and *theft-prone property* must be locked in a safe deposit box, suitcase, cabinet, drawer, or

similar, when you leave your temporary residence;

- *Theft-prone property* must not be left unattended or kept in luggage that is checked in without being under your immediate control and supervision;
- *Particularly valuable property* may not be left in a motor vehicle;
- The insurance does not apply in respect of property that the *insured*, prior to departure from the *residence* or the workplace or when returning to any one of these places, leaves in a motor vehicle for longer time than is normally required for immediate loading or unloading.
- *Particularly valuable property* must, wherever possible, be carried in hand luggage or be checked in separately subject to special precautions;
- Bottles or other liquid containers, except for cosmetics and toiletries, must not be placed in checked-in luggage;

Failure to meet these requirements to exercise standards of care may result in reduced or no compensation. The amount by which the compensation is reduced depends on the circumstances, amongst other things the degree of negligence and its significance to the claim and the value of the item of property.

### 7.6 Documentation in the event of a claim

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- Police report from local authorities in the event of theft or loss;
- P.I.R. (Property Irregularity Report) from the airline or report from other carrier if your luggage has been damaged or lost while it was in the airline's /carrier's custody;
- Receipts, warranties or similar documenting the age and value of the property.

# 8 Curtailment

This is an optional cover and only applies if stated in the insurance policy.

## 8.1 What the insurance covers

If you have to interrupt your stay and travel back to your country of residence, the insurance covers *reasonable and necessary additional costs* for:

### 8.1.1.A. Private curtailment

*Return to your country of residence*, if your *business trip* has to be interrupted due to:

- Serious *unforeseen illness or injury* resulting in hospitalisation or death of your *close relatives*;
- Serious *damage occurring in your private home* which requires your immediate attendance.

### 8.1.1.B. Business-related curtailment

*Return to your country of residence*, if your *business trip* has to be interrupted due to:

- Serious *unforeseen illness or injury* which results in hospitalisation or death among your *close colleagues* in your *country of residence*;
- Serious *damage occurring at the workplace* which requires your immediate attendance;
- A sudden and unforeseen *event* at the *destination*, which makes it impossible to carry out your business or makes the purpose of the *business trip* impossible.

### 8.1.2 Maximum cover

The insurance covers *reasonable and necessary additional costs* for:

- Transport to the *country of residence* at the same form/class of transport as you have chosen on the original journey, maximum on commercial flights;
- Return/new outbound journey to the place where your trip was interrupted and subsequent *return* to your *country of residence* with the same form/class of transport as you have chosen on the original journey, maximum on commercial flights. The *return* journey must be undertaken not later than 3 months after your curtailment;
- If you travel by private car we will reimburse SEK 1,85 per kilometre.
- Unused travel expenses, maximum SEK 50,000.

### 8.1.3 Limitations/Exclusions

The insurance does not cover:

- a) Costs if your *return* journey is less than 12 hours before your originally scheduled arrival time at which you were due to arrive to your *country of residence*.
- b) In case the person causing the need for curtailment went on the same *trip* as you and had to be *repatriated*;
- c) Costs for *return journey* arranged by you yourself, which Europeiska ERV would not have incurred if Europeiska ERV had arranged the transport.
- d) Compensation is paid only for costs that cannot be reimbursed by other party.

### 8.1.4 Precautions/Security directives

- The home journey must be approved by Europeiska ERV's assistance company or Europeiska ERV before commencement of travel.
- The home journey must be undertaken by regular, scheduled means of transportation, alternatively, by motor vehicle.
- It is a condition that the criteria for curtailment are met at the time of *return* journey.

### 8.1.5 Documentation in the event of a claim

- Medical certificate, copy of medical record from treating physician during your *business trip*
- Copy of death certificate;
- In the event of bankruptcy, fire, burglary, etc., a copy of the petition for bankruptcy, police report or damage report;
- The reason for the interruption of the trip must be substantiated through customary written statements.
- Proof of travel or other documentation showing the *destination*;
- Receipts for expenses incurred by you.

# 9 Replacement employee

This is an optional cover and only applies if stated in the insurance policy.

It is required that the claim is covered under insurance section 1. Illness and injury or 8. Curtailment.

## 9.1 What the insurance covers

The insurance covers *reasonable and necessary costs*, if you have to interrupt the *business trip* and have to be replaced by another member of staff in cases where:

- You are unable to work because of *emergency/unforeseen illness, injury* or death;
- You are curtailed in accordance with the cover for Private Curtailment 8.1.1.A or Business-related Curtailment 8.1.1.B;

The insurance covers *reasonable and necessary costs* for:

- Transport from the replacement person's residence or workplace to your location and back again using the same means of transport as you, however to maximum economy class;
- If replacement person travels by private car we will reimburse with SEK 1,85 per kilometre.

### 9.1.2 Maximum cover

Transport: *reasonable and necessary costs*.

### 9.1.3 Limitations/exclusions

The insurance does not cover:

- expenses for a journey arranged by you yourself without approval from Europeiska ERV, or expenses for travel which Europeiska ERV would not have incurred if Europeiska ERV had arranged the transport.
- Compensation is paid only for costs that cannot be reimbursed by other party.

### 9.1.4 Precautions/Security directives

- Trips must be approved by Europeiska ERV's alarm centre or Europeiska ERV before commencement of travel.
- Proof of your incapacity for work and the number of sick-listed days, must be provided through medical certificates issued by an impartial, qualified physician.

If you neglect your duty to adhere to these instructions, this may entail a partial or total reduction in the amount of compensation.

### 9.1.5 Documentation in the event of a claim

- Medical certificate, copy of medical record from treating physician during your business trip
- Copy of death certificate;
- In the event of bankruptcy, fire, burglary, etc., a copy of the petition for bankruptcy, police report or damage report;
- The reason for the interruption of the trip must be substantiated through customary written statements.
- Proof of travel or other documentation showing the destination;
- Receipts for expenses incurred by you.

## 9.2 Reimbursement of unused travel expenses

### 9.2.1 What the insurance covers

If a replacement person is not sent out and you are unable yourself to resume work at the location where the *business trip* was interrupted due to *Emergency/unforeseen illness or injury* or curtailment, the insurance covers unused *travel expenses* for the days of travel which could not be carried out.

The actual travel and accommodation costs are divided by the total number of days of travel to calculate the average daily travel rate.

### 9.2.2 Maximum cover

The maximum compensation is SEK 50,000 per claim.

### 9.2.3 Limitations/Exclusions

- The insurance does not cover expenses for a journey arranged by you yourself without approval from Europeiska ERV, or expenses for travel which Europeiska ERV would not have incurred if Europeiska ERV had arranged the transport.
- Compensation is paid only for costs that cannot be reimbursed by other party. Proof of your incapacity for work and the number of sicklisted days, must be provided through medical certificate issued by an impartial, qualified *physician*.

# 10 Excess coverage

This is an optional cover and only applies if stated in the insurance policy.

## 10.1 Excess coverage - Home insurance

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### 10.1.1 What the insurance covers

The insurance covers the excess for which you are liable in the event of indemnifiable damages under the terms of your Home insurance – when damages occur in your uninhabited permanent residence in your *country of residence* during your *business trip*. It is a condition that none of the persons living in the residence were home at the time when the damage occurred.

### 10.1.2 Maximum compensation

The maximum compensation is SEK 15,000 per claim event.

### 10.1.3 Limitations/Exclusions

The claimed amount from the home insurance must exceed the excess amount for the insurance coverage. The claim must be approved and settled by your home insurance before compensation for the excess can be paid.

### 10.1.4 Documentation in the event of a claim

- Copy of the claim settled by your home insurance, documenting that compensation has been paid and the excess deducted;
- If the incident has been notified to the police, a copy of the police report must be attached.

## 10.2. Excess coverage - Car insurance

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### 10.2.1 What the insurance covers

The insurance covers the excess if your private car, private leased car or motorcycle suffers indemnifiable damage during your *business trip* or is parked and unused in your country of residence during your *business trip*.

You may also use a private car/motorcycle belonging to someone in your household registered at the same residential address as you.

If you by mistake have fuelled the private vehicle/motorcycle with wrong fuel the excess for cleaning the tank and towing to the nearest workshop is compensated.

### 10.2.2 Maximum compensation

The maximum compensation is SEK 15,000 per claim.

## 10.3 Limitations/Exclusions

- a) The claimed amount must exceed the excess amount for the motor insurance coverage;
- b) The claim must be approved and settled by the motor insurance before compensation for the excess can be paid.

Excess coverage for motor insurance does not apply for:

- a) Damages covered under the motor vehicle's mechanical breakdown coverage or legal expenses coverage.
- b) Compensation relating to motor breakdown cover;
- c) Loss of bonus;
- d) Compensation for business interruption or rental car/motor cycle expenses;
- e) Wear and tear;
- f) Damage arising due to your violation of the local legislation/traffic law.
- g) Damage arising when travelling for a period longer than 30 days;
- h) Damage which affects a car other than the one owned or rented by you.

## 10.4 Precautions/Security directives

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- If excess coverage shall apply in respect of an event that also includes property damages, as specified under section 7. Luggage coverage, and where a deduction has been made for the damages in consideration of the pertinent requirements regarding standards of care, the same deduction that applies for the damages will also apply for the excess coverage.
- It is a condition for coverage that damages must have occurred during the time that you were engaged in a *business trip*.

## 10.5 Documentation in the event of a claim

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- Copy of the claim settlement from your comprehensive insurance, attesting that compensation has been paid and the excess has been deducted;
- If the incident has been notified to the police, a copy of the police report must be attached.

# 11 Excess elimination for hired vehicle

This is an optional cover and only applies if stated in the insurance policy.

## 11.1 What the insurance covers

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If your rented car, mobile home, boat, motorcycle, moped, snow mobile or bicycle is damaged during the *business trip* the insurance covers the excess you are liable to pay to the rental firm. If the cost for repair is lower than the excess the insurance instead covers those repair costs.

## 11.2 Maximum cover

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The maximum cover is SEK 25,000 per claim.

## 11.3 Limitations/Exclusions

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The claim must be approved and settled by the rental firm's insurance before compensation for the excess can be paid. The insurance does not apply if you have not taken out full comprehensive insurance for the rented car, mobile home, boat, motorcycle, moped or snowmobile.

## 11.4 Documentation in the event of a claim

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- Copy of rental agreement;
- Receipt for payment of excess/repair costs..

# 12 Common terms and conditions of the contract

## 12.1 Validity and payment of premium

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The period of insurance is deemed to commence at 00.00 hours, on the commencement date, and the validity period is stated in the insurance policy.

The insurance only applies provided it is paid before the validity period commences.

If the contract is taken out on the commencement date, the insurance is considered to commence first when the contract is entered into. The scope and the scale of premium amounts, are stated in the Insurance policy.

If the insurance is to be invoiced the premium is considered to be paid when the invoice is sent provided that the invoice is paid in time, even if this means that the premium is delivered to Europeiska ERV after the trip has commenced.

## 12.2 Disclosure and increased risk

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An individual who wishes to take out insurance, must be prepared, at Europeiska ERV's request, to provide information that may influence the decision as to whether insurance can be granted. The same applies if the policyholder applies for additional coverage or renewal of insurance policy. The policyholder must provide correct and complete answers to Europeiska ERV's questions. Even without being asked to do so, the policyholder is obliged to provide information concerning circumstances that are of obvious significance for risk assessment. During the term of insurance, the policyholder must, on request, provide Europeiska ERV with information relating to those circumstances stated the first paragraph.

A policyholder who realises that Europeiska ERV has previously received incorrect or incomplete information concerning circumstances that obviously are of significance for risk assessment, must rectify the information that has been submitted to Europeiska ERV without unreasonable delay.

If the policyholder, in fulfilling his duties to provide information, as stated above, has acted fraudulently or in contravention of faith and honour, the contract will be declared null and void in accordance with the provisions of the Swedish Contracts Act (1915:218) and other acts-in-the-law in the area of property rights, and Europeiska ERV will be discharged from all liability in regard to insurance incidents that may occur thereafter.

If the policyholder has otherwise, intentionally or through carelessness, neglected his obligation to disclose information, and if Europeiska ERV can prove that Europeiska ERV

should not have granted insurance coverage if the policyholder had duly fulfilled his obligation to disclose information, Europeiska ERV will be discharged from liability in regard to insurance incidents. If Europeiska ERV can show that Europeiska ERV could have granted insurance coverage against a higher premium, or otherwise on other terms and conditions than those which were agreed, Europeiska ERV's liability will be limited to the level of liability which corresponds to the premium which has been paid and such conditions that were otherwise agreed. If Europeiska ERV has not procured reinsurance which would otherwise have been the case, liability will be adjusted accordingly.

Europeiska ERV's liability does not fall away and is not limited in accordance with the provisions stated in the second paragraph, if, at the time when the obligation to disclose information was neglected, Europeiska ERV realised, or should have realised, that the information which was actually submitted was incorrect or incomplete. The same shall apply if the incorrect, or incomplete, information was later of no significance, or ceased to be of significance, in regard to the content of the insurance contract.

### 12.2.1 Increased risk

If there is an increased risk for insurance incidents due to changes of such circumstances that have been specified in the Insurance policy, or concerning which the policyholder informed Europeiska ERV in connection with contract closing, and if the insured has taken action or consented to action which will entail increased risk, Europeiska ERV will be wholly, or partly, discharged from liability.

The same will apply if such increased risk has otherwise occurred and the policyholder has neglected to report this fact, in line with the instructions in the insurance contract.

### 12.2.2 Accumulated risk in connection with group travel

The policyholder must inform Europeiska ERV, at the latest 14 days before the day that travel by boat, train, bus or aircraft is commenced, concerning each journey where several insured persons participate, and where the accumulated insurance amount in the event of death exceeds MSEK 100.

- A supplementary premium is charged for accumulated risks in excess of MSEK 100.
- In the event of neglect to notify Europeiska ERV of such accumulated risk, or if the notified supplementary premium is not paid, Europeiska ERV's liability will be limited to MSEK 100.

#### Common limitation for 12.2.2

Maximum compensation for accumulated risk claims is MSEK 200.

## 12.3 Aviation accident

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In the event of an *accident* during a flight, compensation is only payable if you were a passenger on an *aircraft* which flies under a national symbol. Passengers are deemed to be only those persons on board an aircraft who do not have, or who do not perform, a function or task connected with the flight.

## 12.4 Nuclear damages

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*Accidents*, whose origin and proportion are connected with nuclear process or radioactive disintegration, are included under this insurance only provided that the nuclear process or the radioactive disintegration are not in any way associated with military manoeuvres in which the insured participates.

### 12.4.1 Limitations

The insurance amount, in the event of nuclear *damages*, is limited to *disability* and death at SEK 200 000.

## 12.5 War damages

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The insurance does not apply for damages that occur when the insured is an *active participant in war*, warlike conditions, act of terror, revolution, civil commotion, riots or similar disturbances, or has assumed assignments connected therewith, in the capacity of reporter or similar.

## 12.6 Rescue obligation

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When an insurance incident occurs, or imminently threatens to occur, you must take action, to the best of your ability, to restrict or limit damages and, if another party is liable to pay damages, in order to preserve the rights that the insurance company may have against that party. If you wilfully omitted to fulfil your duty in accordance with the provisions stated under the first paragraph, compensation may be reduced, as far as you are personally concerned, in accordance with what is reasonable in consideration of your situation and the general circumstances.

The same will apply if you have neglected your duties, knowing that this entails a considerable risk for the occurrence of damages, or otherwise through gross negligence.

## 12.7 Action in the event of claim

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(also see item 13. Notification of claim)

### 12.7.1 Rules governing claims settlement

Damages must be reported to Europeiska ERV without delay, however, at the latest within six months after ascertainment of the damages.

If a claimant has neglected to follow the rules concerning the necessity to report insurance incidents to Europeiska ERV within 6 months, or conditions, or instructions in respect of the obligation to cooperate in the investigation of the insurance incident or the company's liability, and where such neglect is to the detriment of the company, the amount of compensation that would otherwise have been paid to the *insured*, may be reduced to the extent as may be considered reasonable in consideration of the circumstances. In the event that you in the case of liability insurance have been as negligent as specified in the first sentence, the insurance company shall have the right to repossess from you a reasonable portion of the amount that the company has paid to the party who has suffered *damages*.

The first paragraph shall not apply if the level of negligence can be deemed to be minor.

You must be able to provide proof that the event occurred during the period that you were on a business trip. You must be able to provide original receipts verifying any claim for compensation.

If you, or any other person who is claiming compensation from Europeiska ERV after the occurrence of an insurance incident, have intentionally or through gross negligence provided incorrect information or have withheld or concealed information of significance for the assessment of the right to receive compensation from the insurance company, the amount of compensation that would otherwise have been paid to him/her will be reduced to the extent as may be considered reasonable in consideration of the circumstances, or may result in non-payment of compensation.

### 12.7.2 Inspection and repairs

A person who is claiming compensation has an obligation to assist in any inspection that Europeiska ERV may wish to undertake as a consequence of a claim.

Repairs may be made only after Europeiska ERV's approval. The same applies with regard to choice of repair company, method of repairs and material. Damaged items must be held in safekeeping until Europeiska ERV permits otherwise.

### 12.7.3 Failure to take action in the event of damages

If you do not fulfil your obligations, as defined above, the amount of compensation for damages may be reduced by way of a special deduction.

### 12.7.4 Payment of compensation

Europeiska ERV shall, after receiving information about an insurance incident, take the necessary measures without further delay in order that the claim may be settled. Claims settlement shall be processed with speed and with due consideration to the interests of you and other persons who have suffered losses or damages.

Compensation for damages to which you are entitled, will be paid at the latest 1 month after you have reported the



insurance incident and have presented the material which can reasonably be required to determine liability to pay compensation. However, this does not apply in the event of inadequate insurance amount in the case of liability insurance, nor does it apply to the extent that the right to compensation is conditional upon repair of the property or that the property shall be replaced, that the pertinent authorities should pass a certain decision, or that some other similar event takes place.

Europeiska ERV will undertake to pay penalty interest in accordance with §6 of the Swedish Interest Act (1975:635) if payment of compensation is not effected within the specified time.

If the person who is claiming compensation clearly is eligible to receive at least a certain amount of compensation, this amount shall be paid immediately, whereupon such amount will be deducted from the final total amount of compensation.

### 12.75 Counter claim and repossession

Europeiska ERV takes over your right to claim damages in matters relating to health care expenses and other expenses and losses for which the company has paid compensation in accordance with the terms of this insurance. If, after a loss has occurred, you abstains from the right to receive compensation from another source in accordance with contractual terms, guarantees or similar, or through repossession, Europeiska ERV's liability to pay compensation will be limited to a corresponding degree, and any compensation that may already have been paid must be repaid to Europeiska ERV.

To the extent that compensation should not by rights have been paid, the person who is entitled to compensation shall be obliged to repay such amount without delay to Europeiska ERV, even if he / she was not aware that payment was incorrect.

### 12.76 Fraudulent means to provoke an insurance incident

Europeiska ERV will be discharged from obligation toward an *insured* who has endeavoured to provoke an insurance incident by fraudulent means, or through gross negligence. The same applies if the insured otherwise must be assumed to have taken action, or refrained from taking action, knowing that this entailed a considerable risk for the occurrence of damages. In the event that an insured has been instrumental in further aggravating the consequences of an insurance incident, in the manner specified in the first paragraph, Europeiska ERV will be discharged from liability toward the insured to the extent that these circumstances have impacted damages.

## 12.8 Common exclusions

The insurance does not apply for:

- a) damages resulting from a criminal offense committed by the insured, his/her beneficiary or legitimate heir.
- b) damages that occur when the insured is *an active participant in war*, warlike conditions, act of terror, revolution, civil

commotion, riots or similar disturbances, or has assumed assignments connected therewith, in the capacity of reporter or similar.

Insurance cover, liability to pay any claim or provision of any benefit or service shall be granted only insofar as and as long as not in contradiction to economic, trade or financial sanctions or embargoes enacted by the European Union or Sweden that are directly applicable to the contracting parties.

This shall also apply to economic, trade or financial sanctions or embargoes enacted by the United States of America, insofar as those are not in contradiction to European or Swedish legislative provisions.

Furthermore, international sanctions may create obstacles for the insurance provider regarding delivery of the insurance services, including but not limited to, reimbursement of expenses the claimant and providing assistance may be hindered or become impossible. The insurance provider or any of its partners will in those situations offer the best suitable solution for the parties, taking the circumstances into consideration.

## 12.9 Double insurance

If the same risks are insured by several insurance companies, each insurance company shall have a liability toward you as if the company alone had provided insurance coverage. However, you are not entitled to receive a higher total amount of compensation from the companies than is appropriate to the claim. If the sum of the liability amounts exceeds the loss, liability will be divided between the companies in proportion to the respective liability amounts.

If the same risk is insured also by another insurer that has made reservations according to which he in the event of double insurance shall be totally or partially free of obligations, the same reservations also apply according to the policy conditions of this insurance.

## 12.10 Force majeure

The insurance does not cover loss that may occur if the claims investigation, repairs, or payment of compensation is delayed due to war, war-like conditions, civil war, revolution, or riots, or due to intervention by authorities, strikes, lockout or blockade or similar actions.

## 12.11 Limitation period

A person who wants to claim compensation, or any other insurance cover, must initiate action against Europeiska ERV within a period of ten years from the date when such circumstance in the insurance contract that entitles to in-

insurance coverage occurred. If actions are not brought within that period, the right to insurance cover will be lost.

If the person who intends to claim for insurance cover has reported the claim to Europeiska ERV within the prescribed period, as specified in the first sentence, the period to initiate actions against Europeiska ERV is always six months from the date when Europeiska ERV declared that it has passed a final decision regarding compensation.

In the event of a claim, Europeiska ERV is entitled to disclose the information received from the insured and/or policyholder to Europeiska ERV's international network, including our central control unit and service offices. Furthermore, Europeiska ERV can request to seek information on your state of health and treatment from the physicians and hospitals that have treated you. Europeiska ERV may request that you sign a so-called "medical release" giving Europeiska ERV the right to request medical information.

### 12.12 Applicable law and court of competent jurisdiction

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Swedish law shall apply in all matters pertaining to the insurance contract. Disputes arising out of this insurance contract, or these insurance terms and conditions, shall be decided in a Swedish court of law. This shall also apply if disputes relate to damages that have occurred abroad.

### 12.13 Swedish Insurance Contracts Act

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In all other respects, the provisions of the Swedish Insurance Contracts Act (Försäkringsavtalslagen – FAL) shall apply.

### 12.14 Personal data processing and disclosure of information

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Europeiska ERV values your privacy. We will only use your personal data for the purposes for which you give it to us. We will retain your data for the duration required by our operational purposes.

Europeiska ERV will only disclose your personal data to other organizations where we have your permission to do so, or where we are required to do so by regulation. You also have the right to request, in writing and without cost, information from us about the information we have on you and how it is used. You can also notify Europeiska ERV in writing if you do not want your personal data to be processed for purposes that concern direct marketing.

You have the right to ask us to delete the personal data. Please note that in some cases when you make such a request of personal data, we may not be able to honour your request as this may result in us not being able to fulfil our legal obligations or if there is a minimum statutory period of time for which we have to keep your personal data. If this is the case then we will let you know our reasons.

The address is:  
Europeiska ERV,  
Dataskyddsbudet,  
Hantverkargatan 11B,  
112 21 Stockholm, Sweden

Requests for correction of personal ID numbers can be made to the same address.

# 13 Notification of claim

## A claim for damages should be sent to:

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Europeiska ERV  
Corporate claims  
Hantverkargatan 11B,  
112 21 Stockholm  
Telephone: +46-(0)770-456 900  
Fax: +46-8-454 33 21  
E-mail: corporateclaims@erv.se

You can also make a claim on [www.erv.se](http://www.erv.se). The notification of claim should always include a written statement issued by the employer confirming the business trip and include the documentation stated under each insurance section.

## Recommended procedures if you are not satisfied with the claims settlement

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It is our intention at Europeiska ERV to provide personal service which allows for good customer relations. We want to provide quick, effective claims handling when you suffer a loss or injury, followed by prompt payment of equitable compensation in accordance with the terms and conditions of this insurance.

However, if you are not satisfied with our claims settlement, you may have the claim re-examined.

Speak to your claims adjuster again. There might simply have been a misunderstanding. Additionally, new evidence or circumstances may have been presented that can be of some significance in the case. If you are still not satisfied, you can have your case re-examined by Europeiska ERV's Customer Ombudsman; email: [kundambassaden@erv.se](mailto:kundambassaden@erv.se).

## Re-examination outside EUROPEISKA ERV

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### The National Board for Consumer Complaints

(Allmänna Reklamationsnämnden – ARN) The National Board for Consumer Complaints reviews complaints from private individuals, however, excluding matters that pertain to negligence in traffic accidents. Such reviews are free of charge.  
Address:  
Box 174  
SE-101 23 Stockholm  
Telephone: +46-8-508 860 00

### Claims assessor

If you are not in agreement with us concerning the value of the damaged property, either of the parties can request an impartial valuation.

## Various industry Boards / Committees

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### The Board for Insurance of Persons

(Personförsäkringsnämnden)  
The Board for Insurance of Persons, in its function as a consumer advisory board, will undertake to provide pronouncements, at the request of the policyholder, in disputes between a policyholder and the insurance company in the area of health-, accident and life insurance.

Address:  
Box 24067  
(Karlavägen 108)  
SE-104 50 Stockholm  
Telephone: +46-8-522 787 20

### The Board for Bodily Injury

(Ansvarsförsäkringens Personskadenämnd)  
The board reviews claims concerning bodily liability insurance excluding motor insurance.

Address:  
Box 24067  
(Karlavägen 108)  
SE-104 50 Stockholm  
Telephone: +46-8-522 787 20

### Court of law

Even if your case has been reviewed by any of the above mentioned instances, you may appeal to a court of law. Assistance with costs connected with a court hearing can be obtained from:

- State legal aid which, in certain instances, can provide means-tested contribution to litigation costs, or
- Legal expenses coverage

## Advisory services outside EUROPEISKA ERV

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### The Swedish Consumers' Insurance Bureau

(Konsumenternas Försäkringsbyrå)  
The Swedish Consumers' Insurance Bureau is run jointly by the insurance companies, the Swedish Financial Supervisory Authority, and the Swedish Consumer Agency. The principal function of the Bureau is to provide advisory services and assistance for private individuals (consumers) and certain business organisations, free of charge, concerning different insurance matters.

Address:  
Box 24215  
(Karlavägen 108)  
SE-104 51 Stockholm  
Telephone: +46-200-22 58 00

# Definitions

**Accumulated risk** is the aggregation of risk when several insured persons are together in one and the same place, or in one and the same means of transportation or conveyance, and are struck by one and the same event.

**Active participation in war:** Persons who are deployed by military authorities, including on peace-keeping missions, are regarded as active participants in war. Persons who directly or indirectly take part in military operations or war-like operations are regarded as active participants in war, irrespective of whether they wear a uniform. Anyone who delivers, transports or in some other way handles equipment, instruments, vehicles, weapons or other materiel intended for use in war by a party involved in hostile operations is regarded as an active participant in war. Persons who are sent out on a humanitarian mission are not regarded as being active participants in war.

**Acts of Terrorism:** Acts of terrorism refers to organized acts of violence directed at the civilian population for the purpose of creating fear and seriously destabilising or destroying the fundamental political, constitutional, economic or social structures of a country.

**Acute deterioration** is a sudden and unexpected serious flare up of an existing state of health. When adjusting a claim it is taken into consideration if the state of health has been stable two (2) months before departure or if you have changed ongoing medication.

**Additional costs:** Expenses incurred by the insured exclusively as a consequence of a claim entitled to be covered. If the expenses would have incurred irrespective of the occurrence of the claim, they will not be regarded as additional costs.

**Aircraft** means a machine that can derive support in the atmosphere from the reactions of the air other than the reactions of the air against the earth's surface. [The Swedish Civil Aviation Authority definition (20030101), Bestämmelser för Civil Luftfart (BCL)].

**Assault:** Event where one or more persons physically attack a person/persons, for example for robbery or rape.

**Bodily injury:** Accidental injury is a physical injury that you suffer involuntarily as a result of a sudden external event, external violence against the body.

**Business trip:** is travel or an assignment undertaken in the course of duty, on the instructions of the employer, unless specified otherwise in the insurance policy.

**Chronic condition** is a disease or an injury (including mental state) that meets at least one of the following criteria:

- has no known remedy, or recurs;
- leads to permanent functional impairment;
- is caused by physical changes that cannot be reversed;

- requires special training or rehabilitation;
- requires extended monitoring, checks and treatment

**Close colleague:** The insurer's immediate superior (the person to whom the insured refers) and the persons who report directly to the insured.

**Close relative:** Spouse, cohabiting partner, registered partner, partner living apart together, children, stepchildren, foster children, siblings, step-siblings, foster siblings, parents, parents-in-law, step-parents, foster parents, grandparents, grandchildren, children-in-law, brother-in-law and sister-in-law. The parents and siblings of cohabiting partners in these terms and conditions, parents-in-law, brother-in-law and sister-in-law.

**Closest relative** is spouse, partner, registered partner, partner living apart together, sibling or parents.

**Cohabiting partner:** A person with whom the insured cohabits under marriage-like conditions and who is registered as being resident at the same address. A requirement for classification of partner is that neither party is married to, nor is the registered partner of, any person other than the person with whom the insured cohabits.

**Coma/comatose:** Unconsciousness continuing for more than one week.

**Country of residence:** is the country where you have your permanent residence, and are listed in the civil registry.

**Economic disability** is a permanent reduction by at least 50% of your future capacity to work due to accident or illness. Your capacity to work is considered to be permanently reduced when all possibilities of gainful employment have been tried and the Swedish Social Insurance Agency or the corresponding agency in the other Nordic countries have granted at least 50% sickness compensation in accordance with the National Insurance Act (1962:381) [lag (1962:381) om allmän försäkring].

**Emergency/unforeseen illness or injury:** Sudden new illness and injury refers to a sudden and acute deterioration in a person's state of health.

**Employee** is a person who is permanently or temporarily employed (e.g. substitute, person employed on probation, person engaged on a special project or holiday worker) and is working on a regular basis for an employer at an agreed wage.

**Epidemics:** Rapid and uncontrollable spread of an infectious disease to a large number of people within a particular area and within a short period of time.

**Escort** Person who escorts you if you due to illness or injury for medical reasons need personal assistance.

# Definitions

**Event:** e.g. a training session, a course, admission tickets to a sports game, a concert or the like.

**Illness** is a sudden deterioration of the state of health that is not deemed to be due to an accident.

**Insured** is the person whose interests are insured against damages or loss, or on behalf of whom insurance has been taken out. You are covered by the insurance as long as you are employed.

**Kidnapping** Unlawful detention of the insured, including where a political demand or a demand for a ransom is presented.

**Luggage:** Belongings which you have brought with you on a trip, such as hand luggage or checked-in luggage. Belongings you have purchased and/or acquired on the trip are also covered.

**Market value** is what it would cost in the open market to buy an item of the same type and in the same condition as the lost / damaged item when loss / damages occurred.

**Medical disability** is the reduction in physical or mental function, determined regardless of your profession or working conditions, or leisure time interests / activities. It must be possible to make an objective assessment of medical disability. Persistent pain, loss of an internal organ or loss of sensory organ are also classified as medical disability.

**Medically necessary** refers to a treatment that is essential to identify and treat a medical condition, and is in accordance with generally accepted medical practice and professional standards of medical care in the medical community at the time. The treatment must be consistent with the patient's symptoms, diagnosis and underlying condition.

**Money** is negotiable coins and banknotes.

**Minimum Connection Time:** The transfer time the airline or airport state in their timetables as minimum requirement for change of flight. If you have not checked in to your final destination, one hour should be added to the official transfer time.

**Mountaineering/rock-climbing:** Climbing on rocks and ice with special equipment such as ropes, crampons and step-irons.

**Natural disaster:** A non-man-made catastrophic situation which unleashes natural forces, including earthquakes, volcanic eruptions, hurricanes/typhoons/cyclones, tropical storms, tornadoes, floods, tidal waves and tsunamis.

**Nordic region:** Comprises Denmark, Finland, Iceland, Norway and Sweden.

**Occurring at place of residence** Claim events such as fire, flood or break-in, requiring your personal and immediate attendance.

**Occurring at the workplace** Claim events such as fire or burglary affecting a substantial portion of the workplace, non-authorized collective walk-outs in the company, fraudulent acts committed by a person employed in the company and requiring your personal and immediate attendance for financial reasons.

**Outpatient** A patient who receives medical treatment without being admitted to a hospital.

**Particularly valuable property:** An object or several identical objects together, which without being theft prone property have a combined value of more than SEK 10 000.

**Physician** Unless otherwise stated in these terms and conditions, the treating physician at the destination who must be qualified to perform the occupation and have a medical degree.

**Policyholder:** The company/association specified as policyholder in the insurance policy. The policyholder has sole right to enter into an agreement with Europeiska ERV concerning amendments or cancellation, and to receive notice of termination of the insurance policy.

**Political unrest:** Actions where local population or groups thereof actively attempt to influence those in power and/or authorities with a wish for system changes, often by violent means, which lead to physical intervention by those in power and/or authorities.

**Pre-existing medical condition** is every medical condition or associated condition that existed or previously required treatment, medication or advice from a physician or other medical staff or that was diagnosed or that you knew about or reasonably should have known about, whether a physician was consulted or not.

**Public transport:** Publicly available means of transport such as commercial airlines, commercial and/or public bus, train or ferry companies in scheduled operation.

**Reasonable and necessary:** costs which Europeiska ERV, when the actual circumstances are taken into account, can expect to be standard and customary at the location where the costs incurred.

**Regular workplace** is the stationary place where the daily work is conducted in the country of residence.

**Relative** is spouse / partner / registered partner, children, stepchildren, brothers / sisters, parents, grandparents, parents-in-law, grandchildren, brothers- / sisters-in-law,

# Definitions

**Repatriation:** Medically prescribed transport from the country of injury to the country of residence. Repatriation is undertaken either by air ambulance or ordinary scheduled or charter flight according to Europeiska ERV's assessment.

**Residence** is the place, in the country of residence, where the insured normally rests at night. Residence may also refer to temporary residence, e.g. country residence, overnight flat, or similar residence where the insured may temporarily rest at night.

**Return:** Homebound journey back to the country of residence.

**Riskful activities** Sports, athletics, adventure, expeditions or other similar hazardous activity that is not considered to be exercise or leisure activity of normal extent and intensity.

**Security directives:** Instructions concerning certain procedures or provisions that are intended to prevent or limit damages or concerning specific qualifications of the insured.

**Sentimental value** is value of a non-monetary nature that is ascribed to an item by a person (most frequently the owner), i.e. value associated with sentiments and feelings. Value of this nature is not taken into consideration when the actual value of an item is assessed.

**Theft-prone property comprises:**

- Antiques and works of art and genuine (hand-made/oriental) carpets, clocks, furs and clothing of fur;
- Apparatus/equipment/instruments (including accessories and software for such items) intended for production, storage, processing, transmission and reproduction of sound, text, numerals and images.
- Computers, tablets and mobile phones;
- Musical instruments;
- Objects – wholly or partly – of precious metal, genuine pearls and gems
- Tools, electronic instruments and measuring devices;
- Weapons.
- Wines and spirits;

**Trainee** is a person who undergoes practical occupational training with an employer.

**Travel day** is the day, or part of the day, for which the insurance coverage applies and for which the premium is paid.

**Travel expenses** are the actual expenses incurred for travel and accommodation.

**Travel documents:** Tickets, passports, phone cards, vouchers/tickets for restaurants and hotels and travellers' cheques.

**Urgent dental treatment:** Treatment which cannot wait and which must be carried out immediately, for example to relieve pain, avoid infection or equivalent.

**Valuable documents** are share certificates, bond certificates, bank books, instruments of debt, etc.

**War zone:** Area or country defined by Europeiska ERV as being a war zone. A list of these can be found at [www.erv.se/foretag/service-och-tjanster/riskomraden](http://www.erv.se/foretag/service-och-tjanster/riskomraden).